

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CAROLYN J DAVIS-SHEFFEY

Debtor(s)

Case No. 16-14195

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/26/2016.
- 2) The plan was confirmed on 07/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/24/2018.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$21,013.81
Less amount refunded to debtor \$6.33

NET RECEIPTS: \$21,007.48

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$926.22
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,426.22

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE MEDICAL GROUP	Unsecured	19.05	NA	NA	0.00	0.00
ALCOA BILLING CENTER	Unsecured	957.00	NA	NA	0.00	0.00
ASHRO	Unsecured	843.18	867.79	867.79	0.00	0.00
AT & T	Unsecured	317.00	NA	NA	0.00	0.00
BRYANT STATE BANK	Unsecured	474.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	18,243.00	18,618.55	18,618.55	8,274.74	1,651.61
CAPITAL ONE BANK USA	Unsecured	3,015.00	3,015.65	3,015.65	0.00	0.00
CCS FIRST SAVINGS BANK	Unsecured	951.00	NA	NA	0.00	0.00
CCS FIRST SAVINGS BANK	Unsecured	888.00	NA	NA	0.00	0.00
CCS/BRYANT STATE BANK	Unsecured	474.00	NA	NA	0.00	0.00
COMCAST	Unsecured	939.68	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	571.12	571.12	0.00	0.00
COMENITY BANK	Unsecured	NA	787.56	787.56	0.00	0.00
COMMONWEALTH EDISON	Unsecured	126.00	87.10	87.10	0.00	0.00
COUNTRY DOOR	Unsecured	344.67	360.54	360.54	0.00	0.00
CREDIT ONE BANK	Unsecured	1,017.00	NA	NA	0.00	0.00
FAMILY FIRST DENTAL	Unsecured	365.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	888.00	NA	NA	0.00	0.00
FSB Blaze Credit Card	Unsecured	914.00	NA	NA	0.00	0.00
GINNYS	Unsecured	390.60	417.06	417.06	0.00	0.00
IL DEPT OF REVENUE	Priority	1,500.00	1,214.80	1,214.80	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	108.88	108.88	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	250.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	804.00	804.77	804.77	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	449.00	449.81	449.81	0.00	0.00
JENNIFER HADLEY FRANKEL	Unsecured	0.00	NA	NA	0.00	0.00
JESSICA LONDON	Unsecured	468.52	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	2,555.00	2,555.38	2,555.38	0.00	0.00
MIDNIGHT VELVET	Unsecured	340.27	365.95	365.95	0.00	0.00
MONROE & MAIN	Unsecured	347.98	363.91	363.91	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MONTGOMERY WARD	Unsecured	NA	587.49	587.49	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	24,153.00	24,462.23	24,462.23	0.00	0.00
NEUROLOGY ASSOCIATES	Unsecured	590.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	253.00	105.48	105.48	0.00	0.00
PREMIER BANK CARD	Unsecured	336.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	278.00	NA	NA	0.00	0.00
PRIMARY HEALTH	Unsecured	405.00	NA	NA	0.00	0.00
RAD IMAG CONSULTS ING AVOCA	Unsecured	2,491.00	NA	NA	0.00	0.00
REPUBLIC BANK	Unsecured	43.25	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	316.55	341.66	341.66	0.00	0.00
SOUTHWEST LABORATORY PHYSIC	Unsecured	227.00	NA	NA	0.00	0.00
SWISS COLONY	Unsecured	179.91	205.57	205.57	0.00	0.00
SYNCHRONY BANK	Unsecured	671.90	NA	NA	0.00	0.00
TERMINEX	Unsecured	120.00	NA	NA	0.00	0.00
TRU GREEN	Unsecured	84.00	NA	NA	0.00	0.00
US DEPART OF HUD	Secured	NA	48,411.38	48,411.38	0.00	0.00
VERVE	Unsecured	749.00	NA	NA	0.00	0.00
VILLAGE OF SOUTH HOLLAND	Unsecured	700.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	2,555.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	143,673.87	140,834.43	147,489.34	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	6,654.91	6,654.91	6,654.91	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$195,900.72	\$0.00	\$0.00
Mortgage Arrearage	\$6,654.91	\$6,654.91	\$0.00
Debt Secured by Vehicle	\$18,618.55	\$8,274.74	\$1,651.61
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$221,174.18	\$14,929.65	\$1,651.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,214.80	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,214.80	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,457.95	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,426.22</u>
Disbursements to Creditors	<u>\$16,581.26</u>

TOTAL DISBURSEMENTS : **\$21,007.48**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.